Web IEDS Overview

Welcome to Web IEDS

The Web Issuer Exception Display System (Web IEDS) replaces the previous DOS-based application (distributed by diskette) and the hard copy loan level error exception reports which were previously mailed each quarter. The Web-based Issuer Exception Display System (Web IEDS) is now available on the Ginnie Mae web site, via the Ginnie Mae e-Access login. Web IEDS provides the ability to view and print Loan Level Exception Summary Reports and browse and look up exceptions by pool or loan. A data file suitable for importing into a spreadsheet or database is also available and can be downloaded.

The information provided via Web IEDS is important to issuers as part of their responsibility to provide complete and accurate loan level data to Ginnie Mae. Issuers should review the exceptions noted in Web IEDS and correct the exceptions prior to their cut-off for the next loan level cycle.

Hard copy reports and diskettes will not be mailed beginning with the quarter ending with the reporting month December 2002.

This overview provides a brief introduction to all Web IEDS features and functions.

The WEB IEDS Main Menu

From the WEB IEDS Main Menu, you may access all of the functions available in WEB IEDS. Figure 1-1 shows the WEB IEDS Main Menu.

Figure 1-1 WEB IEDS Main Menu

Below the Ginnie Mae Eagle and Flag logo, you will see your issuer number. For those who process more than one issuer number, you will see the currently selected issuer number, with additional issuer number options to the right. To change issuer numbers,

click on the issuer number you need. The currently selected issuer name is just below the yellow area. The name changes when a new issuer number is selected.

Major Functions

The Major functions are:

- Display in Pool ID Order – Allows you to view the exception information in ascending loan number order, within ascending pool number order.
- Display in Loan ID Order - Allows you to view the exception information in ascending loan number order. NOTE: "Loan ID" is the issuer's loan number.
- Loan Level Exception Statistics Summary – Allows you to view the summary report, which provides statistics about the types of exceptions identified for the loans submitted.
- File Download – Allows you to download a delimited text file, which you can load into a spreadsheet or other format for further reporting or analysis.
- Other Information – Miscellaneous informational functions.

Security

Loan Level exception data is available for viewing to users who checked the "Web IEDS" option on the Ginnie Mae e-Access User Registration Request form. User may only view data for the issuer numbers they are authorized for.

Selecting a Web IEDS Function

From the Main Menu, select the option you desire and click on the appropriate link. For example, if you wish to review exception messages in ascending loan ID order, click on the "Display in Loan ID Order" link, as shown below.

And the Loan ID Order screen displays

There is a link back to the Main Menu at the top right of every screen. To log out, click on the "Log Out" link at the top right of the screen. Logging out returns you to the Ginnie Mae home page.

How To Use The Navigation Areas

Every Web IEDS screen has a "navigation area." This is the section of the screen where function buttons are located and where selected data entry fields are located. See the example below, from the Loan ID Order screen.

Data Fields

General Functions

Function & Navigation buttons

Sample Navigation Area

General Functions

The general functions are available on every screen. They are:

- **Main Menu** – Click here to return to the Web IEDS Main Menu.

- **Help** – Click here to open the Web IEDS Help facility. Web IEDS Help contains more detailed descriptions of the loan level exception messages.
- **Log Out** – Click here to log out of Web IEDS and return to the Ginnie Mae Web Site home page.

Data Fields

Some screens will have data fields. When used with the "GO" button, the values you enter are used to search the Web IEDS database to retrieve an existing record with those values for your issuer number. In the example above, if you type in Pool Number "159697" and Loan ID "100236", then click the GO button, Web IEDS will search the database to see if the loan record is in the database for that pool. See the sections about the Pool ID Order and Loan ID Order screens, in the Viewing Methods section, for specific instructions about how the navigation works on each screen.

Function & Navigation Buttons

These buttons provide useful functions for the Web IEDS user. The available functions vary as needed from form to form. Every function is described in detail in Web IEDS Help. In the example above, in addition to the GO button, the following functions are available:

- **Click Here to Display In Pool ID Order** – This is specific to the Loan ID Order screen. It allows you to change to displaying exceptions in Pool ID order.
- **Next & Previous Arrows** – These navigation arrows allow you to retrieve records in forward (Next) and backward (Previous) sequence. If there are no more records, a message is displayed.
- **GO** – Click on this button submit a query for information you have typed into one or more data fields.

Viewing Methods

Exception data can be viewed either in Pool ID order or in Loan ID order. The Loan ID is the issuer's loan ID, not the case number.

Special Note about "Not Applicable" message next to Loan ID on some screens.
> Web IEDS primarily displays exception information about individual loans. However, the Web IEDS database also contains exception information at the pool level (i.e., exceptions that are not specific to a certain loan, but apply to the pool). When you see "Not Applicable" next to the Loan ID, it means that the message(s) on the screen are pool level messages.

This is a pool level exception.

Pool ID Order

When viewing in Pool ID order, Web IEDS starts with the lowest numbered loan in the lowest numbered pool and advances. For example, if issuer 1234 has three pools, each of which has two loans:

Pool ID	Loan ID
011111	11934847435
011111	83464854742
022222	29485675754
022222	99238457564
033333	73847465375
033333	88883734634

The Pool ID Order screen will default to displaying the exception data for loan 11934847435 in pool 011111. Clicking on the Next arrow would display loan 83464854742 in pool 011111, then loan 29485675754 in pool 022222, and so forth.

From the Web IEDS Main Menu, there are two ways to open the Display in Pool ID Order screen.

Click on the link

Or type in a pool number and click GO

If you type in a pool number, the first loan in that pool will display. This lets you skip pools you may have viewed previously.

Click here to change to viewing info in Loan ID order

"Next" arrow

The Pool ID Order screen displays

When you click on the link, Web IEDS displays exception information for the lowest numbered loan in the lowest numbered pool. On the Pool ID Order screen, you can view additional records by:

- Clicking on the "Next" arrow (see above) – This retrieves information for the next loan ID within the pool, or retrieves information for the lowest numbered loan in the next pool.
- Typing a pool ID in the Navigation area and clicking GO – This retrieves information for the first loan in the pool.

- Typing a pool ID and Loan ID in the Navigation area and clicking GO – This retrieves the specific loan within the specific pool.

Loan ID Order

When viewing in Loan ID order, Web IEDS starts with the lowest numbered loan in the database and advances, ignoring pool numbers. For example, if issuer 1234 has three pools, each of which has two loans:

Pool ID	Loan ID
011111	11934847435
011111	83464854742
022222	29485675754
022222	99238457564
033333	73847465375
033333	88883734634

The Loan ID Order screen will default to displaying the exception data for loan 11934847435 in pool 011111, because that is lowest numbered loan for issuer 1234. Clicking on the Next arrow would display loan 29485675754, then loans 73847465375, 83464854742, and so forth.

From the Web IEDS Main Menu, there are two ways to open the Display in Loan ID Order screen.

If you type in a loan number, that loan will display. This lets you skip loans you may have viewed previously.

Click on the link

Or type in a loan number and click GO

Type in pool IDs and/or Loan IDs & click GO

or

Use the arrow keys to move through the loans

The Loan ID Order screen displays

Loan Level Exception Statistics Summary

This on-line report provides statistics about an issuer's loan level exceptions.

Click here

And the Exception Summary displays

Top of report

Ginnie Mae	Issuer Exception Display System	Version 6.0
	Loan Level	
	Exception Summary Main Menu Help Log Out	

Issuer #
1421

Mortgage Backed Security Issuer

Report ID: LL-0570   **Reporting Month:** DEC 2002

Exception Code	Exception Description (High Priority)	Exception Count	Exception Percent	Correct Percent
LLD001	LOAN CASE NUMBER IS MISSING	1	0.0805%	99.9195%
LLD005	FEDERAL ID NUMBER(SSN) IS MISSING	1	0.0805%	99.9195%
LLD007	INTEREST RATE NOT IN VALID RANGE	1	0.0805%	99.9195%
LLD008	LOAN COUNT DOES NOT MATCH 10A FORM	1	0.0805%	99.9195%
LLD009	OPB IS ZERO	1	0.0805%	99.9195%
LLD010	OPB LT RPB	1	0.0805%	99.9195%
LLD011	FIC IS ZERO	1	0.0805%	99.9195%
LLD012	FIC DOES NOT MATCH 10A FORM	1	0.0805%	99.9195%
LLD013	RPB IS ZERO	1	0.0805%	99.9195%
LLD014	RPB DOES NOT MATCH 11710A FORM	1	0.0805%	99.9195%
LLD015	FIRST PAYMENT DATE IS INVALID	1	0.0805%	99.9195%
LLD016	ORIGINAL MATURITY DATE IS INVALID	1	0.0805%	99.9195%
LLD017	LAST PAYMENT DUE DATE IS INVALID	1	0.0805%	99.9195%
LLD018	BORROWER LAST NAME IS BLANK	3	0.2415%	99.7585%
LLD027	FIRST PAYMENT DATE NOT IN VALID RANGE	1	0.0805%	99.9195%
LLD028	LAST PAYMENT DUE DATE NOT IN VALID RANGE	1	0.0805%	99.9195%

HIGH PRIORITY TOTAL   18

Exception Code	Exception Description (Medium Priority)	Exception Count	Exception Percent	Correct Percent
LLE002	THE CASE NUMBER MUST BE 15 DIGITS LONG	1214	97.7456%	2.2544%
LLE003	CHECK DIGIT IS INVALID	793	63.8486%	36.1514%

• • •

	(LPOTS 7-7)			
LLD046	FIRST 3 DIGITS OF FHA TITLE 1 CASE NMBR MUST BE 0	1	0.0805%	99.9195%
LLE047	FIRST 7 DGTS OF FHA MULTIFAMLY CASE NBR MUST BE 0	13	1.0467%	98.9533%
LLE048	INVALID LOCATION CODE IN FHA MF CASE NUMBER (8-10)	1	0.0805%	99.9195%

MEDIUM PRIORITY TOTAL   4601

LOW PRIORITY TOTAL   39

PROCESSING TOTALS

Total Exceptions:	4658	[Sum Total of all High, Medium,
Total Loans:	1242	and Low Priority Exceptions]
Total Pools:	138	

Detail & totals for High & Medium Priority Exceptions
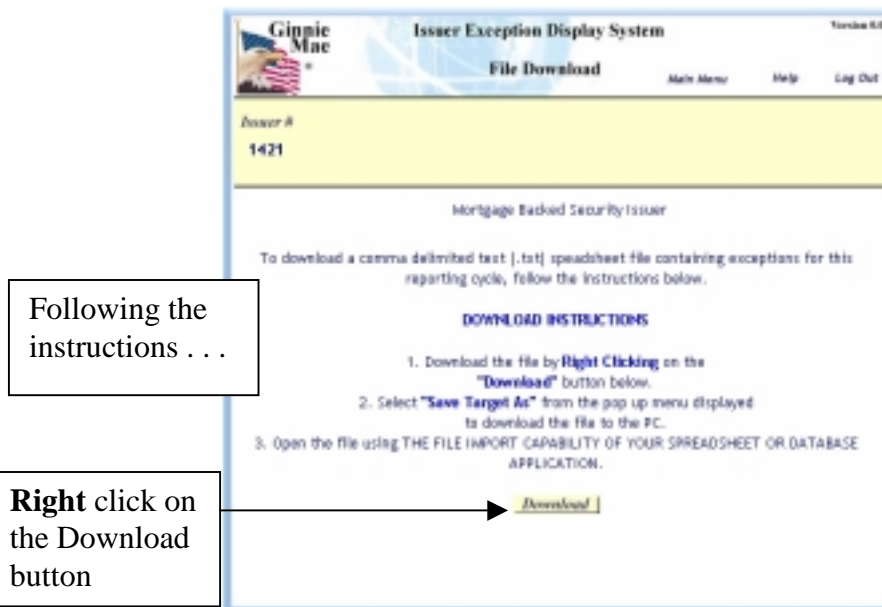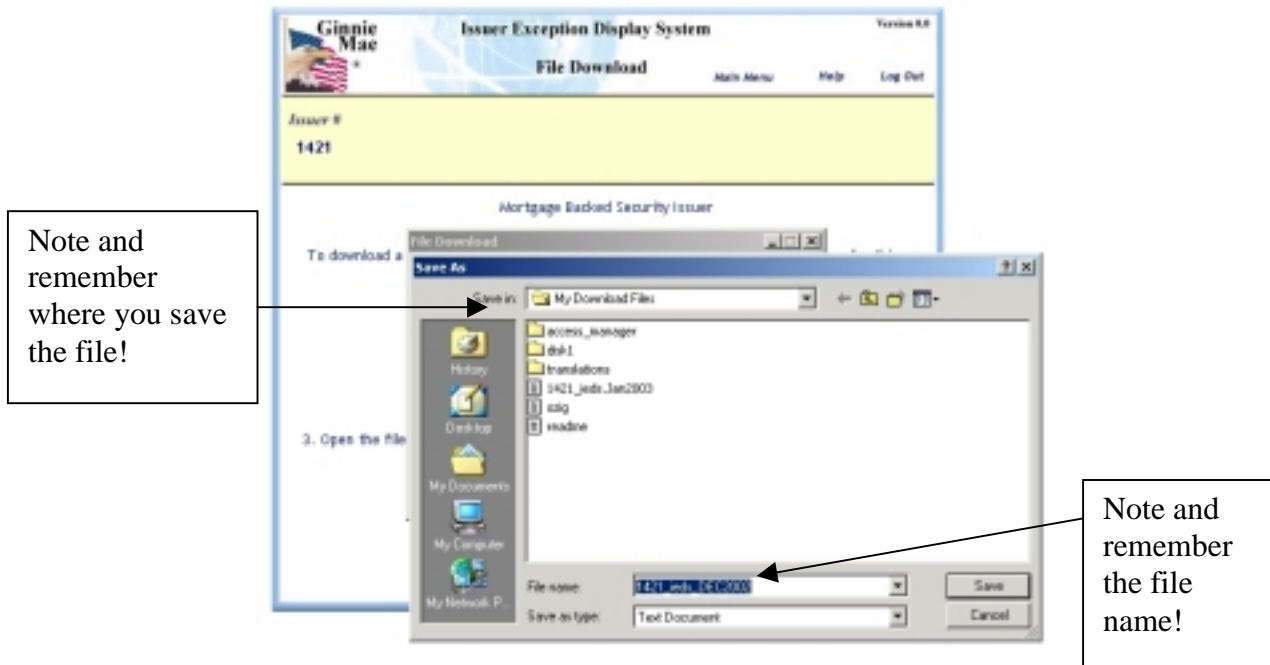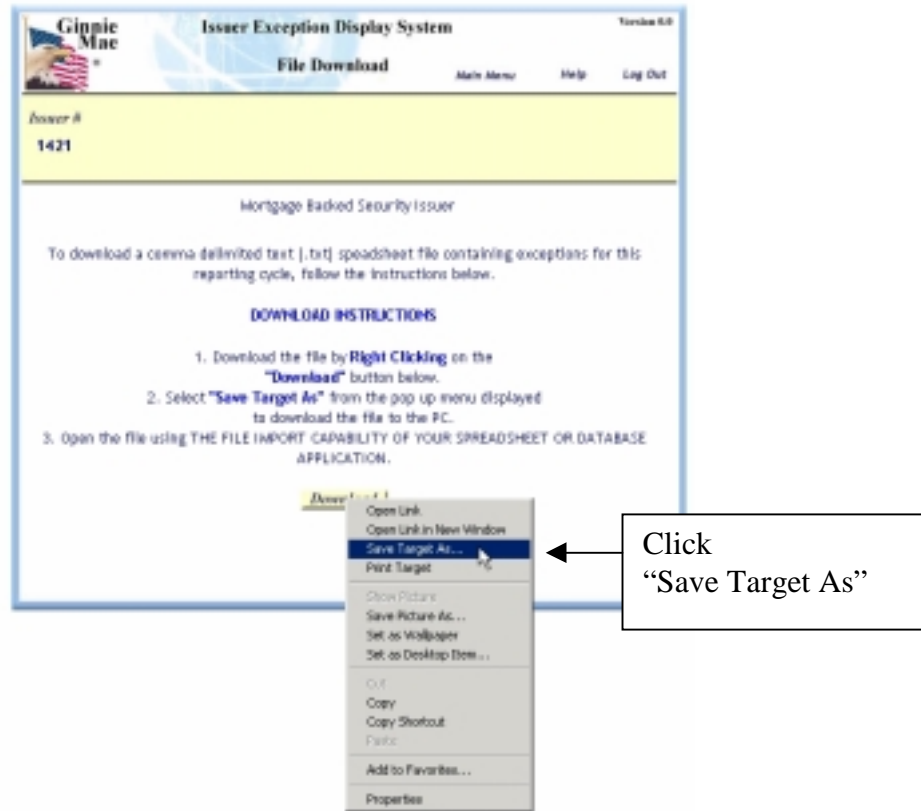
Bottom of report

Totals only for Low Priority Exceptions

If you wish to print this report, use your browser's print function.

File Download

The File Download function provides issuers with the ability to download a comma-delimited text file of the exceptions. This file can be loaded into other applications, such as Excel or Access, for further analysis or report generation.

Click here

Following the instructions . . .

Right click on the Download button

Click
"Save Target As"

Note and
remember
where you save
the file!

Note and
remember
the file
name!

After you save the file to your computer, you can use Excel, Access, or similar program(s) to open and view the file. The file contains a row for each loan, plus one column for each exception. If an exception column has a "1" in it for a given loan, that

exception was noted for that loan. Refer to the Web IEDS Help for descriptions of the loan level exception messages.

Other Information

This area contains three functions.

- **View Issuer Information** – Allows the user to review the issuer information stored in the Web IEDS database.
- **Web IEDS Overview** – Opens this document in PDF format.
- **Contact Us** – Allows the user to send an email comment or question to the Ginnie Mae Help Desk.